

Exhibit 46

General

Licenses

NMLS No. 942933

On December 10, 2021, the legal name “Square, Inc.” was formally changed to “Block, Inc.”

Jurisdiction	Regulatory Agency	License No.
Alabama	Alabama Securities Commission	484
Alaska	Alaska Division of Banking & Securities	10066
Arizona	Arizona Department of Financial Institutions	921062
Arkansas	Arkansas Securities Department	43357
California	Department of Financial Protection and Innovation (DFPI)	2458
Colorado	Colorado Division of	500200

Jurisdiction	Banking Regulatory Agency	License No.

Connecticut	Connecticut Department of Banking	MT-942933
Delaware	Delaware Office of the State Bank Commissioner	012262
District of Columbia	District of Columbia Department of Consumer and Regulatory Affairs	MTR942933
Florida	Florida Office of Financial Regulation	48023
Georgia	Georgia Department of Banking and Finance	34769
Hawaii	Hawaii Division of Financial Institutions	HIMT075
Idaho	Idaho Department of Finance	MTL-137
Illinois	Illinois Department of Financial and	MT.0000232

Jurisdiction	Regulatory Agency	License No.
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Indiana	Indiana Department of Financial Institutions	23036
Iowa	Iowa Division of Banking	2012-0039
Kansas	Kansas Office of the State Bank Commissioner	MT.0000037
Kentucky	Kentucky Office of Financial Institutions	SC83894
Louisiana	Louisiana Office of Financial Institutions	391
Maine	Maine Office of Consumer and Credit Regulation	MD1481
Maryland	Maryland State Bank Commissioner	12-942933
Massachusetts	Division of Banks	FT942933
Michigan	Department of Insurance and Financial Services	MT0018382

Jurisdiction	Regulatory Agency	License No.
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Minnesota	Minnesota Department of Commerce	MN-MT- 52107
Mississippi	Mississippi Department of Banking and Consumer Finance	118
Missouri	Missouri Division of Finance	MO-20-6767
Nebraska	Nebraska Department of Banking and Finance	MT.0001017- M
Nevada	Nevada Department of Business And Industry	MT11014
New Hampshire	New Hampshire Banking Department	17505-MT
New Jersey	New Jersey Department of Banking and Insurance	1200456

Jurisdiction	Regulatory Agency	License No.
	Institutions Division	

New York	New York Department of Financial Services (Money Transmission) (This license will remain in the name of “Square, Inc.” pending approval of the New York Department of Financial Services)	102937
New York	New York Department of Financial Services (Virtual Currency) (This license will remain in the name of “Square, Inc.” pending approval of the New York Department of Financial Services)	122486
North Carolina	North Carolina Banking Commission	154329

Jurisdiction	Regulatory Agency	License No.
	Financial Institutions	

Ohio	Ohio Department of Commerce	OHMT076
Oklahoma	Oklahoma Banking Department	OKDOB001
Oregon	Oregon Department of Insurance and Finance	MTX-30123
Pennsylvania	Pennsylvania Department of Banking and Securities	38547
Rhode Island	Rhode Island Department of Business Regulation	20203992CT
South Carolina	Money Services Division of the South Carolina Attorney General's Office	
South Dakota	South Dakota Division of Banking	MT.2066
Tennessee	Tennessee Department of	157

Jurisdiction	Regulatory Agency	License No.
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Texas*	Texas Department of Banking	3077
Utah	Utah Department of Financial Institutions	93
Vermont	Vermont Department of Banking, Insurance, Securities and Health Care Administration	100-048
Virginia	Virginia Bureau of Financial Institutions	MO-268
Washington	Washington Department of Financial Institutions	550-MT-71858
West Virginia	West Virginia Division of Banking	WVMT-942933
Wyoming	Wyoming Department of Audit - Division of Banking	7180

* Texas customers [click here](#) for information about filing complaints about our money transmission products or services.

Alabama

To submit a complaint, contact:

[Alabama Securities Commission](#)

Enforcement Division

P.O. Box 304700

Montgomery, AL 36130-4700

1-800-222-1253

asc@asc.alabama.gov

Alaska

Alaska Division of Banking & Securities

For Alaska Residents Only:

If your issue is unresolved by Block (855) 949-7782, please submit formal complaints with the State of Alaska, Division of Banking & Securities.

Please download the form here:

<https://www.commerce.alaska.gov/web/portals/3/pub/DBSGeneralComplaint>

Submit formal complaint form with supporting documents:

P.O. Box 110807
Juneau, AK 99811-0807

If you are an Alaska resident with questions regarding formal complaints, please email us at db.licensing@alaska.gov or call Nine Zero Seven Four Six Five Two Five Two One.

Arizona

Arizona Department of Financial Institutions

To file a complaint, contact:

[Arizona Department of Financial Institutions](#)

100 N 15th Ave Suite 261
Phoenix, AZ 85007

Tel: 602-771-2800

Arkansas

Arkansas Securities Department

To file a complaint, contact:

[Arkansas Securities Department](#)

#1 Commerce Way, Suite 402
Little Rock, Arkansas 72202

Tel: (501) 324-9260

California

Department of Financial Protection and Innovation (DFPI)

If you have complaints with respect to any aspect of the money transmission activities conducted at this location, you may contact the Department of Financial Protection and Innovation (DFPI):

Department of Department of Financial Protection and
Innovation (DFPI)

1515 K Street, Suite 200

Sacramento, CA 95814

Tel: [1-866-275-2677](tel:1-866-275-2677)

Email: consumer.services@dbo.ca.gov

Colorado

Colorado Division of Banking

CUSTOMER NOTICE

Entities other than FDIC insured financial institutions that conduct money transmission activities in Colorado, including the sale of money orders, transfer of funds, and other instruments for the payment of money or credit, are required to be licensed by the Colorado Division of

Banking pursuant to the Money Transmitters Act, Title 11,

Article 110, Colorado Revised Statutes.

If you have a Question about or Problem with YOUR TRANSACTION – THE MONEY YOU SENT:

- You must contact the Money Transmitter who processed your transaction for assistance. The Division of Banking does not have access to this information.
- If you are a Colorado Resident and have a Complaint about THE MONEY TRANSMITTER – THE COMPANY THAT SENT YOUR MONEY:

All complaints must be submitted in writing. Please fill out the Complaint Form provided on the Colorado Division of Banking's website and return it and any documentation supporting the complaint via mail or email to the Division of Banking at:

Colorado Division of Banking
1560 Broadway, Suite 975
Denver, CO 80202
Email: DORA_BankingWebsite@state.co.us
Website: www.dora.colorado.gov/dob

Connecticut

**Connecticut Department of Banking Consumer Credit
Division**

To file a complaint, contact:

**Connecticut Department of Banking Consumer Credit
Division**

Hartford, CT 06103-1800

Tel: 860-240-8170

banking.complaints@ct.gov

Delaware

Delaware Office of the State Bank Commissioner

To file a complaint, contact:

[Delaware Office of the State Bank Commissioner](#)

1110 Forrest Avenue

Dover, DE 19904

Attention: Compliance

(302) 739-4235 or (302) 577-6722

District of Columbia

District of Columbia Department of Insurance, Securities and Banking

To file a complaint, contact:

[District of Columbia Department of Insurance, Securities and Banking](#)

1050 First Street, NE, 801

Washington, DC 20002

Tel: (202) 727-8000

Florida

Florida Office of Financial Regulation

For complaints directly to the Florida Office of Financial Regulation, please send correspondence to:

[Florida Office of Financial Regulation](#)

200 E. Gaines Street
Tallahassee, FL 32399-0376

Tel: [1-800-848-3792](#)

Georgia

Georgia Department of Banking and Finance

For consumer resources, see:

[Georgia Department of Banking and Finance](#)

Hawaii

Hawaii Department of Commerce and Consumer Affairs

To file a complaint, contact:

[Hawaii Department of Commerce and Consumer Affairs](#)

Regulated Industries Complaint Office

State Office Tower

Leiopapa a Kamehameha Building
235 S. Beretania St., 9th Floor
Honolulu, Hawaii 96813

Tel: 808-587-4272

Idaho

Idaho Department of Finance

To file a complaint, contact:

[Idaho Department of Finance](#)

800 Park Blvd, Suite 200
Boise, ID 83712

Tel: 208-332-8000

Illinois

Illinois Department of Financial and Professional Regulation

For consumer complaints, please contact:

[Illinois Department of Financial and Professional Regulation](#)

Division of Financial Institutions
320 W. Washington
Springfield, IL 62786

Tel: **[1-888-473-4858](#)**

Indiana

Indiana Department of Financial Institutions

Block, Inc. holds a Money Transmitter license issued by the Indiana Department of Financial Institutions. This license does not cover virtual currency transactions.

To file a complaint, contact:

[Indiana Department of Finance](#)

30 South Meridian Street, Suite 300
Indianapolis, Indiana 46204

Tel: 800-382-4880

dficomplaints@dfi.in.gov

Iowa

Iowa Division of Banking

To file a complaint, contact:

[Iowa Division of Banking](#)

200 East Grand Avenue, Suite 300
Des Moines, IA 50309-1827

Tel: 515-281-4014

Kansas

Kansas Office of the State Bank Commissioner

To file a complaint, contact:

[Kansas Office of the State Bank Commissioner](#)

Attn: Consumer Affairs

700 SW Jackson, Suite 300

Topeka, KS 66603

complaints@osbckansas.org

Kentucky

Kentucky Department of Financial Institutions

To file a complaint, contact:

[Kentucky Department of Financial Institutions](#)

Attention: Complaint Submission

500 Mero Street, 2SW19

Frankfort, KY 40601

Tel: (800) 223-2579

Louisiana

Louisiana Office of Financial Institutions

To file a complaint, contact:

Louisiana Office of Financial Institutions

Post Office Box 94095

Baton Rouge, LA 70804-9095

Tel: (225) 925-4660 complaints@ofi.la.gov

Maine

Department of Professional & Financial Regulation

To file a complaint, contact:

Department of Professional & Financial Regulation

Bureau of Consumer Credit Protection

35 State House Station

Augusta, Maine 04333

Tel: 800-DEBT LAW (800-332-8529)

Maryland

Maryland State Bank Commissioner

The [Commissioner of Financial Regulation for the State of Maryland](#) will accept all questions or complaints from Maryland residents regarding Block, Inc., Maryland License No. 12-942933, at:

500 North Calvert Street, Suite 402

Baltimore, MD 21202

Tel: 1-888-784-0136

Massachusetts

Commonwealth of Massachusetts Division of Banks

To file a complaint, contact:

[Commonwealth of Massachusetts Division of Banks](#)

Attn: Consumer Assistance Unit
1000 Washington Street, 10th Floor
Boston, Massachusetts 02118-6400

Tel: (800) 495-BANK (2265)

Michigan

Michigan Department of Insurance and Financial Services (DIFS)

To file a complaint, contact:

[Michigan Department of Insurance and Financial Services \(DIFS\)](#)

Office of Consumer Services
PO Box 30220
Lansing, MI 48909-7720

difscomplaints@michigan.gov

Minnesota

Minnesota Department of Commerce

To file a complaint, contact:

[Minnesota Department of Commerce](#)

85 7th Place East, Suite 280

Saint Paul, MN 55101

Tel: 800-657-3602

consumer.protection@state.mn.us

Mississippi

Mississippi Department of Banking & Consumer Finance {

To file a complaint, contact:

[Mississippi Department of Banking & Consumer Finance](#)

P.O. Box 12129

Jackson, MS 39236-2129

Tel: 601-321-6901

Missouri

Missouri Division of Finance

To file a complaint, contact:

Missouri Division of Finance

PO Box 716

Jefferson City, MO 65102-0716

Tel: 573-751-3242 finance@dof.mo.gov

Nebraska

Nebraska Department of Banking and Finance

To file a complaint, contact:

Nebraska Department of Banking and Finance

PO Box 95006

1526 K St #300

Lincoln, NE 68508

Tel: (877) 471-3445

Nevada

State of Nevada Department of Business and Industry

To file a complaint, contact:

State of Nevada Department of Business and Industry

Financial Institutions Division

3300 W Sahara Avenue Suite 250

Las Vegas, NV 89102

Tel: (866) 858-8951

FIDComplaints@fid.state.nv.us

New Hampshire

State of New Hampshire Banking Department

To file a complaint, contact:

[State of New Hampshire Banking Department](#)

53 Regional Drive, Suite 200

Concord NH 03301

Tel: 1-800-735-2964 legal@banking.nh.gov

New Jersey

New Jersey Division of Banking and Insurance

To file a complaint, contact:

[New Jersey Division of Banking and Insurance](#)

PO Box 471

Trenton, NJ 08625-0471

Tel: 1-800-446-7467

New Mexico

New Mexico Regulation and Licensing Department

FINANCIAL INSTITUTIONS

To file a complaint, contact:

New Mexico Regulation and Licensing Department

Financial Institutions Division

P.O. Box 25101

Santa Fe, NM 87504-5101

New York

New York Department of Financial Services

Square, Inc. is licensed and regulated as a money transmitter and virtual currency business activity provider by the New York State Department of Financial Services. **This license will remain in the name of “Square, Inc.” pending approval of the New York Department of Financial Services.** New York customers can direct unresolved complaints to:

Consumer Assistance Unit

NYS Department of Financial Services

One Commerce Plaza

Albany, NY 12257

Tel: **1-877-BANK-NYS (1-877-226-5697)**

Website:

<http://www.dfs.ny.gov/consumer/fileacomplaint.htm>

North Carolina

North Carolina Office of the Commissioner of Banks

To file a complaint, contact:

North Carolina Office of the Commissioner of Banks

4309 Mail Service Center

Raleigh, NC 27699-4309

Tel: 919-733-3016

North Dakota

North Dakota Department of Financial Institutions

To file a complaint, contact:

North Dakota Department of Financial Institutions

2000 Schafer Street, Suite G

Bismarck, ND 58501-1204

Tel: (701) 328-9933

dfi@nd.gov

Ohio

Ohio Department of Commerce Division of Financial Institutions

To file a complaint, contact:

Ohio Department of Commerce Division of Financial Institutions

77 South High Street
21st Floor Columbus, OH 43215-6120

Tel: (614) 728-8400

Oklahoma

Oklahoma State Banking Department

To file a complaint, contact:

[Oklahoma State Banking Department](#)

2900 North Lincoln Boulevard
Oklahoma City, Oklahoma 73105

Tel: 405-521-2782

Oregon

Oregon Division of Financial Regulation

To file a complaint, contact:

[Oregon Division of Financial Regulation](#)

PO Box 14480
Salem, OR 97309-0405

Tel: 888-877-4894

dcbs.dfcsmail@state.or.us

Pennsylvania

**Pennsylvania Department of Banking and Securities
(DoBS)**

To file a complaint, contact:

**Pennsylvania Department of Banking and Securities
(DoBS)**

Consumer Services Office

17 N. 2nd Street, Suite 1300
Harrisburg, PA 17101

Tel: 1.800.PA.BANKS or (1.800.600.0007)

Rhode Island

**State of Rhode Island Department of Business
Regulation**

To file a complaint, contact:

**State of Rhode Island Department of Business
Regulation**

Division of Banking

1511 Pontiac Avenue, Bldg 68-2
Cranston, RI 02920

Tel: (401) 462-9500

South Carolina

To file a complaint, contact:

South Carolina Department of Consumer Affairs

PO Box 5757

Columbia, SC 29250

(800) 922-1594

scdca@scconsumer.gov

Tennessee

Tennessee Department of Financial Institutions

To file a complaint, contact:

Tennessee Department of Financial Institutions

Tennessee Tower 26th Floor

312 Rosa L. Parks Avenue

Nashville, TN 37243

Tel: 1-800-778-4215

Texas

Texas Department of Banking

After first [contacting Block, Inc. either online](#) or by phone at [1-800-969-1940](tel:1-800-969-1940), if you still have an unresolved complaint regarding the company's money transmission

Texas Department of Banking
2601 North Lamar Boulevard

Austin, Texas 78705

Tel: [1-877-276-5554](tel:1-877-276-5554)

Website: <http://www.dob.texas.gov/>

Utah

Utah Department of Financial Institutions

To file a complaint, contact:

[Utah Department of Financial Institutions](#)

P.O. Box 146800

Salt Lake City, Utah 84114-6800

Tel: 801-538-8834

complaints.dfi@utah.gov

Vermont

State of Vermont Department of Financial Regulation

To file a complaint, contact:

[State of Vermont Department of Financial Regulation](#)

89 Main Street

Montpelier, VT 05620-3101

Tel: (888) 568-4547

dfr.bnkconsumer@vermont.gov

Virginia

Virginia Bureau of Financial Institutions

To file a complaint, contact:

[Virginia Bureau of Financial Institutions](#)

Post Office Box 640

Richmond, VA 23218-0640

Tel: (804) 371-9657

BFIQuestions@scc.virginia.gov

Washington

Washington State Department of Financial Institutions

To file a complaint, contact:

[Washington State Department of Financial Institutions](#)

Division of Consumer Services

P.O. Box 41200

Olympia, WA 98504-1200

Tel: 1-877-RING DFI (1-877-746-4334)

CSEnforceComplaints@dfi.wa.gov

West Virginia

West Virginia Division of Financial Institutions

To file a complaint, contact:

West Virginia Division of Financial Institutions

900 Pennsylvania Avenue Suite 306

Charleston, WV 25302-3542

Tel: 1-800-368-8808

Wyoming

Wyoming Division of Banking

To file a complaint, contact:

Wyoming Division of Banking

Hathaway Building, 2nd Floor

2300 Capitol Avenue

Cheyenne, WY 82002

Tel: (307) 777-7797

wyomingbankingdivision@wyo.gov

Payroll Receipt Information

Florida

contact Square at [1-888-727-0227](tel:1-888-727-0227).

Illinois

For assistance, visit the [Square Support Center](#) or contact Square at [1-888-727-0227](tel:1-888-727-0227).

Right to Refund: You, the customer, are entitled to a refund of the money to be transmitted as the result of this agreement if Block, Inc. does not forward the money received from you within 3 days of the date of its receipt, or does not give instructions committing an equivalent amount of money to the person designated by you within 3 days of the date of the receipt of funds from you unless otherwise instructed by you. If your instructions as to when the moneys shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted, you have the right to a refund of your money. If you want a refund, you must mail your written request to Block, Inc. at: Finance Department, 1455 Market Street, Suite 600, San Francisco, CA 94103.

Minnesota

For assistance, visit the [Square Support Center](#) or contact Square at [1-888-727-0227](tel:1-888-727-0227). Always be on the lookout for fraud. Please contact Square to report fraud or suspected fraud.

New York

For assistance, visit the [Square Support Center](#) or contact Square at [1-888-727-0227](tel:1-888-727-0227). Square is a licensed money transmitter in New York. **This license will remain in the name of “Square, Inc.” pending approval of the New York Department of Financial Services.**

Right to Refund: You, the customer, are entitled to a refund of the money to be transmitted as the result of this agreement if Square, Inc. does not forward the money received from you within 10 days of the date of its receipt, or does not give instructions committing an equivalent amount of money to the person designated by you within 10 days of the date of the receipt of the funds from you unless otherwise instructed by you. If your instructions as to when the moneys shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted you have a right to a refund of your money. If you want a refund, you must mail your written request to Square, Inc. at Finance Department, at 1455 Market Street, Suite 600, San Francisco, CA 94103.

Texas

For assistance, visit the [Square Support Center](#) or contact Square at [1-888-727-0227](tel:1-888-727-0227).

Vermont

For assistance, visit the [Square Support Center](#) or contact Square at [1-888-727-0227](tel:1-888-727-0227).

Washington

For assistance, visit the [Square Support Center](#) or contact Square at [1-888-727-0227](tel:1-888-727-0227).

General

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[Additional Point of Sale Terms](#)

[Additional Savings Deposit Account Terms](#)

[Square Checking Terms of Service](#)

[E-sign Consent](#)

[Intellectual Property Policy](#)

[ACH Service Terms](#)

[Additional Payroll Terms of Service](#)

[Hardware Policies and Limited Warranty](#)

[Payment Terms](#)

[HIPAA Business Associate Agreement](#)

[Commercial Entity Agreement](#)

[Developer Terms of Service](#)

Payments

Square Payments

In Person

By Invoice

On Your Computer

On Your Website

Risk Manager

Payment Platform

Payments Security

Transfers

Merchant Services

Point of Sale

Point of Sale Overview

Square Point of Sale

Square for Restaurants

Square for Retail

Square Appointments

Hardware

Reader for Magstripe

Contactless (NFC) & Chip
Reader

Terminal

Stand

Register

Shop Hardware

Rent Hardware

Buy in Store

Compare Hardware

More Tools

Online Store

Online Checkout

Checking

Loans

Savings

Payroll

Team Management

Marketing

SMS Marketing

Messages

Loyalty

Dashboard

Gift Cards

Customer Directory

Inventory Management

Photo Studio

Square KDS

Developers

Developer Platform

Reader SDK

In-App Payments SDK

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Large businesses

Retail

CBD Retail

Coffee Shops

Quick Service

Full Service

Bars & Breweries

Beauty Professionals

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